

REMARKS

Claims 1 - 48 are in the application. Claims 1, 19, 36, and 43 - 48 are currently amended and claims 2 - 18, 20 - 35, and 37 - 42 remain unchanged from the original versions thereof. Claims 1, 19, 36, and 43 - 48 are the independent claims herein.

No new matter has been added. Reconsideration and further examination are respectfully requested.

Claim Rejections – 35 USC § 102

Claims 1 - 48 were rejected under 35 U.S.C. 102(e) as being anticipated by Stokes, U.S. Patent No. 6,938,008. This rejection is respectfully traversed.

Applicant notes that independent claims 1, 19, 36, and 43 - 48 each relate to and recite “an existing commercial mortgage loan account”. In particular, claims 1, 43, and 44 relate to a method, system, and computer program product for facilitating payment by a borrower having an account involving a commercial mortgage loan; claims 19, 45, and 46 relate to a method, system, and computer program product for facilitating referral by a borrower to a vendor, wherein the borrower has an account involving a commercial mortgage loan and ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed security; and claims 26, 47, and 48 relate to a method, system, and computer program product for facilitating response to an inquiry from an investor regarding a commercial mortgage loan. Again, each of the independent claims recite “an existing commercial loan account”.

The cited and relied upon Stokes however relates to and discloses a method for modeling a loan. That is, Stokes relates to “what if” scenarios of new and/or potential loans. (See Stokes’ Background of the Invention) Thus, Stokes is in opposition to Applicant’s existing commercial loan account.

Regarding claims 1, 43, and 44, Stokes further fails to disclose or suggest the claimed payment due currently or in the future from the borrower wherein the payment is associated with existing terms of the commercial loan account.

Furthermore, regarding claims 19, 45, and 46, Stokes fails to disclose or suggest the claimed payment receiving or obtaining of a request via the electronically accessible resource from the borrower for a referral for a service. Stokes does not provide, disclose, or suggest a method for providing a referral as claimed by Applicant.

Also, regarding claims 36, 47, and 48, Stokes fails to disclose or suggest the claimed payment receiving or obtaining an inquiry via the electronically accessible resource from the investor regarding the commercial mortgage loan. Stokes is silent regarding an investor of a commercial mortgage loan.

Accordingly, Applicant respectfully submits that Stokes fails to disclose each and every aspect of claims 1, 19, and 36, as is necessary for a proper rejection of anticipation under 35 USC 102(e). Claims 2 – 18, 20 – 35, and 37 – 42 depend from claims 1, 19, and 36. Therefore, Applicant requests the reconsideration and withdrawal of the rejection of claims 1 – 48 under 35 USC 102(e).

CONCLUSION

Accordingly, Applicants respectfully request allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-5985.

Respectfully submitted,

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Date

/RPC/

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